



**FUTURE
HANCOCK**

Have a hand in your county's future

**HANCOCK COUNTY, INDIANA
COMPREHENSIVE PLAN 2023**

**APPENDIX A
HANCOCK COUNTY
DATA INVENTORY**



COUNTY HISTORY

Hancock County was officially created on March 1, 1828. It was named for John Hancock, the first signer of the Declaration of Independence. On April 11, 1828, Greenfield was selected as the county seat. Nearly a half-dozen families had already settled in the area by 1818. The majority of early settlers in Hancock County were in the southern areas, particularly around the Blue River. An early mill, school, blacksmith shop, and general store were located near the Blue River.

The presences of low, wet land areas slowed the growth of some parts of Hancock County until drainage mechanisms were employed more frequently. The wet topography likely accounted for the relatively small Native American population of the county, comprised of Miami and Potawatomi in some northern areas of the county. There were some Delaware villages in Brandywine and Sugar Creek Townships, and many artifacts have been found in Blue River Township.

The original organization of the County in 1828 established three townships, and that number had grown to 13 by 1850. In 1853, the County Commissioners reduced the number of townships to nine. Lacking in any navigable waterways, Hancock County's early settlers were quite dependent on roads. Blue River is the largest of Hancock County's streams, but only passes through its far southeastern corner. While not navigable, it attracted settlement and was used to power small mills, as were many other streams in the County.

Early roads established in Hancock County were Napoleon's Trace and the old State Road that traversed the central portion of the County. The Brookville Road and National Road (U.S. 52 and 40, respectively) were influential on the growth of population and business in Hancock County. The National Road was surveyed through Hancock County in 1827, and was likely opened to travelers around 1835. A portion of the National Road just west of Greenfield was known to travelers as the "Black Swamp" due to the frequency of stagecoach robberies in the area. Around 1850, the National Road was planked, and tolls for use were charged. The first gravel road in the County was the Knightstown and Warrington Gravel Road, established in 1859. The National Road was graveled in 1864, converted to a concrete roadbed in 1921, and eventually became a four-lane highway in the 1950s.

Railroads also played a role in the early development of Hancock County. Center Township had both the National Road and the Indiana Central Railroad running through it, and its population grew more than 530% from 1850 to 1880. The first railroad in the county, known as the Knightstown-Shelbyville Railroad, operated at intervals across the southeast corner of Blue River Township. Numerous other railroads operated in Hancock County, spurring the growth of many small towns throughout the area. Some of these towns survived, while others faded away as the railroads changed. Many Hancock County towns have undergone several name changes over the years. For instance, James Whitcomb Riley wrote a poem about Tailholt, a community in Brandywine Township which has been know over the years as Kinder, Reedville, Finly, and Carrolton.

Agriculture has also been important to Hancock County. Initially, only the highest ground was cultivated, but as drainage techniques advanced, lower ground was farmed and found to be even richer than the original farmed areas. Early farm products in Hancock County included oats, potatoes, flax, apples, hay, wheat, corn, hogs and cattle. In 1920, the Barnard Sorghum Mill in Green Township produced 1200 gallons per day, making it the largest of its kind in the country.

By 1887, natural gas had been discovered, creating a twenty-year growth boom in Hancock County. Over the years, Hancock County has had well over 700 known gas wells. The majority of these were dug in the late nineteenth century and are no longer active. During this growth period, an industrial base was established in the County, including various glass factories that employed many County residents.

When the gas boom began to decline, Hancock County's population dropped as well. However, the population grew once again after World War II, when the automobile allowed easier access to employment in Indianapolis and Anderson. This allowed commuters to enjoy the rural atmosphere of Hancock County and work in the urban environments of nearby cities.

Hancock County has been home to numerous important and famous historical figures over the years. This includes individuals such as the poet James Whitcomb Riley, artists Wil Vawter and Dick Black, and Reverend Charles O'Connell, who served as president of Notre Dame. An annual community festival celebrates the life and works of Riley.

COUNTY SETTING

Hancock County is located in central Indiana, directly east of Indianapolis and Marion County. Interstate 70 runs east and west through the center of the county. In addition, several U.S. and State highways cross through Hancock County, providing it with a multitude of connections to other communities. As designated by the U.S. Census Bureau, Hancock County is part of the Indianapolis metropolitan area. Due to its geographic and demographic characteristics, the county plays a role in the greater Indianapolis region. In addition, the county is a member of the Indianapolis Metropolitan Planning Organization and the Madison County MPO that manage transportation projects and funding in the region. In terms of regional growth, Hancock County is one of the last areas to experience the impact of suburban growth in the Indianapolis region.

The Hancock County Area Plan Commission is responsible for planning in the unincorporated areas of the county, as well as for the Towns of Shirley and Spring Lake. The policies in this plan are designed to address the needs of the individual towns within a framework of the overall vision for Hancock County. The county should also maintain an awareness of the planning and growth policies of those communities within the county that are not part of the Area Plan Commission, as well as of the six counties that surround it.

DATA AND DEMOGRAPHICS SUMMARY

In addition to gathering input from the public and interested stakeholders, a thorough physical and demographic analysis of various characteristics of Hancock County was necessary to develop in order to better understand and illustrate the trends affecting the County. The findings of the demographic analysis for the County and its incorporated communities provide insights into the existing conditions of the region, ground the community's needs within the area's context, and identifying the ongoing trends that have and will continue to shape its development.

The first part of the analysis entailed a comprehensive study of Hancock County's demographic composition, as well as the trends that are setting the path to steer the direction of the County's future. The following demographic profile provides an overview of the social and economic position of the county. Based on the attention that recent growth and development patterns have received, additional analysis was done to project the potential future impacts of the County's current growth trends.

The second part of the analysis involved the compilation of a variety of mapped information. This series of maps provided many layers of information that helped to guide the direction of the comprehensive plan.

POPULATION AND DEMOGRAPHICS

POPULATION TRENDS

Hancock County has experienced a varying pattern of population growth since 1970. Between 1970 and 2010, the county grew rapidly and steadily at a rate of approximately 24% per decade, only slowing significantly between 1980-1990, though even then it retained positive population growth. Between 1990 and 2000, Hancock County's population growth rate was the 6th highest in the State of Indiana, at 21.7%. In the last decade, the county's population increased by 14%, significantly higher than the average county population growth rate of 9% for all counties in the region, though at a rate smaller than the region had been growing before the Great Recession.

Compared to neighboring counties, Hancock County experienced some of the highest population growth rates in the region in the last 50 years, increasing in size well beyond population projections. The County has been steadily increasing in population at a similar rate to Boone County and is being outpaced in growth only by Hendricks and Hamilton Counties. Projections by STATS Indiana from the turn of the Century estimated that the population of Hancock County would reach over 70,000 by the year 2040. As of the 2010 Census, the population of Hancock County, including Greenfield, was 70,002. This represents a population increase of over 24,000, or 34% since the 1990 Census. Hancock County outpaced the state's projections for the region and reached its projected 2040 population threshold 30 years before anticipated.

There exists a significant contrast between the exponential growth rates experienced throughout Boone, Hendricks, Morgan, Johnson, Hancock, and Hamilton Counties and the population changes experienced by Marion, Shelby, Henry, Madison, and Rush Counties. Each of these counties experienced population stagnation characterized by either drastically smaller population increases or slow declines in population between 1970 and 2020.

Like many other small to mid-sized communities in the Midwest, the housing market collapse and the Great Recession of 2008 significantly slowed the growth of some of the communities within Hancock County. Development, especially of new housing units and subdivisions, was rapidly expanding through much of the 1990s before the stock market crash, and today some of the area's communities still deal with stagnant economic recovery in the wake of the recession, an experience felt throughout much of the Midwest. Communities within Hancock County that are experiencing the lasting effects of the recession include the towns of Cumberland and Shirley, which experienced modest growth closer to the state's growth rate of 3%.

In contrast, other communities within Hancock County experienced significant population growth in the decade between 2010-2020. The County's largest urban center, the City of Greenfield, experienced 80% of its growth between 1990 and 2020 (25% in the 1990s, 36% in the 2000s, and 19% in the 2010s). The Town of McCordsville has also seen exponential population growth during this same period, beginning with a population of 684 in 1990 and expanding to 8,503 residents by 2020. This dichotomy of growth amongst communities within Hancock County and between Hancock County and other nearby counties has impacted many aspects of this Plan.

Another issue that has received attention is the question of where the population growth of Hancock County is coming from. While it is impossible to accurately account for the movement patterns of every individual that chooses to live in Hancock County, some data from Census 2000 can be used to gain a general understanding of migration to the County. Specifically, the Census asks respondents to note whether they lived in the same county as of 1995, five years prior to the Census. The data indicated that nearly 25% of the Hancock County's 2000 population resided outside of the county five years earlier. A similar pattern has emerged in data for the year 2020, which indicates that a similar percentage of new residents migrated from other counties within Indiana to Hancock County.

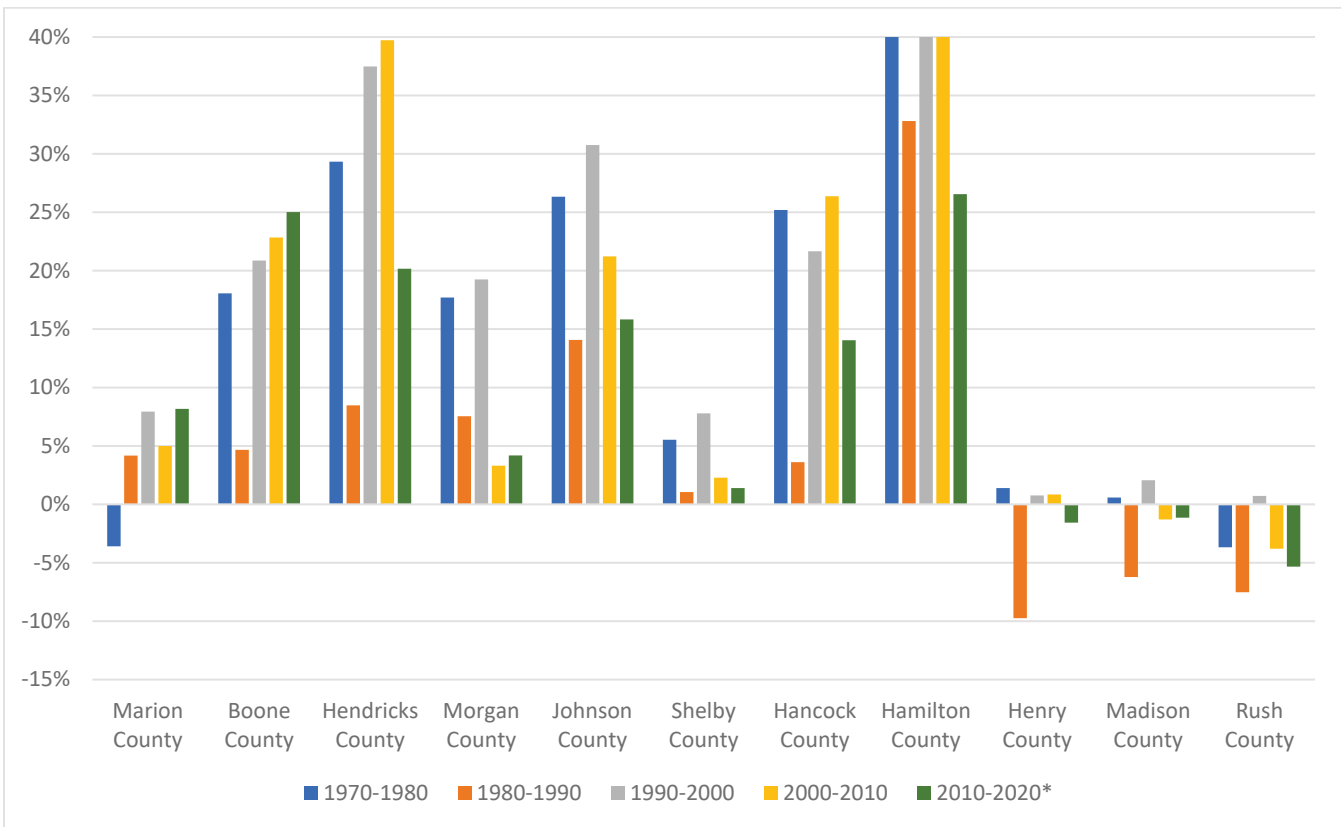
Figure A.1. Population Comparison

	1970	1980	1990	2000	2010	2020*
Marion County	793,769	765,233	797,159	860,454	903,393	977,203
Boone County	30,870	36,446	38,147	46,107	56,640	70,812
Hendricks County	53,974	69,804	75,717	104,093	145,448	174,788
Morgan County	44,176	51,999	55,920	66,689	68,894	71,780
Johnson County	61,138	77,240	88,109	115,209	139,654	161,765
Shelby County	37,797	39,887	40,307	43,445	44,436	45,055
Hancock County	35,096	43,939	45,527	55,391	70,002	79,840
Hamilton County	54,532	82,027	108,936	182,740	274,569	347,467
Henry County	52,603	53,336	48,139	48,508	48,921	48,158
Madison County	138,522	139,336	130,669	133,358	131,636	130,129
Rush County	20,352	19,604	18,129	18,261	17,568	16,632
Indiana	5,195,392	5,490,224	5,544,159	6,080,485	6,483,802	6,696,893

*Source: WisDOA, 2020 Population Estimates.

Source: U.S. Census Bureau, 1970-2020 Census.

Figure A.2. Population Growth Comparison



*Source: WisDOA, 2020 Population Estimates.

Source: U.S. Census Bureau, 1970-2010 Census.

POPULATION PROJECTIONS

In order to have a complete understanding of the growth trends affecting Hancock County, it is important to project that growth into the future to gain an understanding of how the County's population may change over time. Hancock County has seen its population grow steadily during the last several years. This has had impacts on land use patterns, particularly in the western part of the County. Future population growth will also have impacts on these development patterns. By the year 2045, Hancock County is projected to have a population of 103,431, which represents a nearly 20,000 person increase over the Census 2020 count.

Projections are important components of the planning process and provide a guide for decisionmakers. Since the market has fluctuated so much over the past 30 years, it is more important to factor in multiple projection scenarios to account for the various outcomes that could occur in the future. Seven different population projection scenarios for the County through the year 2045 were calculated and compared.

These projections were derived using a variety of methodologies:

Linear Growth Rate 1990-2020, 2000-2020, 2010-2020 This set of projections were calculated using the average annual population change over the time period and projecting that rate forward to 2045. The average annual population change for the various time periods ranged from 103,431 to 109,756 new residents per year.

Compounded Percentage Rate 1990-2020, 2000-2020, and 2010-2020 These estimations are determined utilizing the annual average percentage change over the time period and extrapolating that rate forward to 2045. The average annual percentage change for the three time periods ranged from 1.36% to 2.49% annual growth.

StatsIndiana Population Projections Updated in 2015 and based on that year's U.S. Census population estimates, the State of Indiana's official population projects created by the Indiana Business Research Center forecasted population change for communities across the state.

Based upon these scenarios, the County's population is projected to be between 94,320 and 147,173 in the year 2045. For the purposes of this Plan, the County will utilize the Linear Projection scenario from 2010-2020. This population scenario will also be used for housing and land use demand projections later in the Plan. While it is certainly possible that the County will not grow to this population by 2045, a careful approach to land use planning suggests that this Plan shows how that amount of growth could be appropriately accommodated. Market conditions, regional growth, and County's policies will help determine the actual rate of population growth.

Figure A.3. Hancock County Population Projections

	1990	2000	2010	2020	2025	2030	2035
StatsIndiana Population Projections*			70,002	79,840	80,876	85,043	88,710
Linear Growth 1990-2020 (1)	45,527	55,391	70,002	79,553	85,224	90,895	96,566
Linear Growth 2000-2020 (1)	45,527	55,391	70,002	79,553	85,594	91,634	97,675
Linear Growth 2010-2020 (1)	45,527	55,391	70,002	79,553	84,329	89,104	93,880
Compounded Growth 1990-2020 (2)	45,527	55,391	70,002	79,553	89,969	101,748	115,069
Compounded Growth 2000-2020 (2)	45,527	55,391	70,002	79,553	88,615	98,710	109,954
Compounded Growth 2010-2020 (2)	45,527	55,391	70,002	79,553	85,130	91,098	97,485

*Source: StatsIndiana Population Projections, 2020.

Source: U.S. Census Bureau, 1990-2010 Census.

1. Extrapolated based on the average annual population change over the given years.

2. Extrapolated based on the average annual percent change over the given years.

AGE

Demographic data suggests that Hancock County's population is slightly older than the populations of most of the surrounding counties as well as that of the State as a whole. The County's median age rose from 37.4 to 40.1 years old over the last two decades. This coincides with the County's decrease in the percentage of the population under 18 years old and increase in the percentage of the population greater than 65 years old during that same period. Unsurprisingly, Hancock County's trends match national trends in that the area is experiencing an increasingly aging population. Over the next 20 years, an increasingly older population will present both potential opportunities and issues for the region. Consequently, this topic is addressed throughout the plan.

Figure A.4. County Age Distribution Comparison

	Median Age			Percent Under 18			Percent Over 65		
	2000	2010	2020*	2000	2010	2020*	2000	2010	2020*
Marion County	33.7	34	34.4	25.7%	25.2%	24.7%	11.1%	10.7%	12.5%
Boone County	36.8	38	38.1	28.9%	28.5%	26.3%	11.7%	11.5%	13.2%
Hendricks County	35.7	36.5	37.9	28.0%	27.7%	25.0%	9.7%	10.3%	13.7%
Morgan County	35.8	39.1	41.4	27.2%	25.7%	22.6%	10.7%	12.4%	16.6%
Johnson County	35.0	36.4	37.6	27.2%	26.7%	24.7%	11.0%	11.9%	14.6%
Shelby County	36.1	39.7	40.6	26.6%	24.8%	22.8%	12.1%	13.6%	17.0%
Hancock County	37.4	38.4	40.1	26.4%	26.5%	23.4%	11.3%	12.2%	16.6%
Hamilton County	34.2	35.3	37.6	30.7%	30.4%	26.9%	7.5%	8.2%	12.3%
Henry County	38.7	40.9	42.0	24.1%	22.4%	20.7%	15.7%	16.0%	18.9%
Madison County	37.6	39	40.5	23.8%	23.3%	21.7%	14.9%	15.1%	18.2%
Rush County	37	39.7	42.5	26.7%	25.6%	22.2%	14.8%	15.6%	18.2%
Indiana	35.2	36.6	37.8	25.9%	25.0%	23.5%	12.4%	12.7%	15.7%

*Source: U.S. Census Bureau, 2015-2020 American Community Survey 5-Year Estimates.

Source: U.S. Census Bureau, 2000-2020 Census.

RACE AND ETHNICITY

Counties throughout the Midwest have steadily experienced a demographic shift over the past 30 years characterized by the continued growth of various minority populations. This trend can be clearly seen in Hancock County. Within Hancock County, the Hispanic and Latino populations more than tripled in size between 2000 and 2020, the County's African American population increased from 0.2% to 3.1% of the population, and more than 5% of the total population identified as having a racial or ethnic background of two or more races. The County must continue to recognize the increasing diversity of its population, including by working towards acknowledging and rectifying potential barriers experienced by minority communities, increasing inclusiveness, and striving to provide equitable services and representation in local government.

Figure A.5. Race and Ethnicity

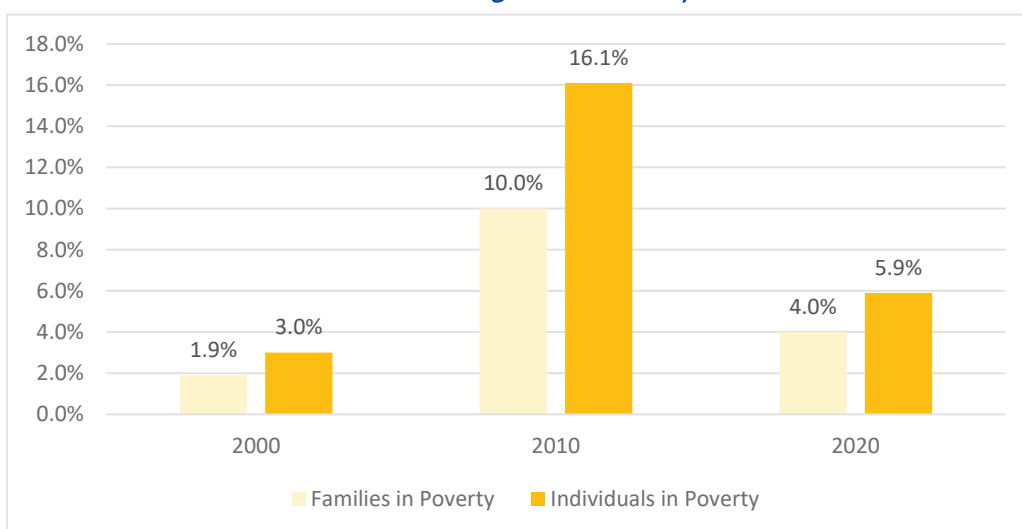
	2000	2010	2020
Race			
White	98%	93.7%	93.6%
African American	0.2%	2.0%	3.1%
American Indian	0.5%	0.2%	0.2%
Asian	0.4%	0.8%	1.0%
Other	0.2%	0.1%	1.0%
Two or More	0.6%	1.1%	5.2%
Ethnicity			
Hispanic or Latino	0.9%	1.7%	2.9%

Source: U.S. Census Bureau, 2000-2020 Census.

POVERTY

Another trend that must be addressed is the number of individuals and families in poverty. The 2008 Recession dramatically effected the national, state, and regional economies, including the economy of Hancock County. The county's population experienced the harsh effects of economic downturn, with poverty rates for both families and individuals skyrocketing between 2000 and 2010. By 2010, both families and individuals experienced poverty rates that were approximately five times higher than they were in the year 2000. The slow regional economic recovery experienced by much of the country since the Recession is also on display in Hancock County, where poverty levels have not returned to pre-recession rates in the last 10 years but have remained nearly twice as high as the rates experienced in 2000. Nationally, similar poverty trends are taking place as the income inequality gap continues to get larger, wages stay stagnant while the costs associated with housing increase, and student debt rises. It should also be noted that the global COVID-19 pandemic has played a role in increasing this divide and perpetuating the income inequality gap. It will be important for the community to consider these trends when adding or revising services in the future.

Figure A.6. Poverty



*Source: U.S. Census Bureau, 2014-2020 American Community Survey 5-Year Estimates.

Source: U.S. Census Bureau, 2000-2010 Census.

INCOME AND COST OF LIVING

Between 2000-2020, the County's median household income has continued to increase steadily, and at \$75,647, it is higher than the median household income of all other neighboring counties and the state as-a-whole except for Boone, Hendricks, and Hamilton Counties. Similarly, the County's per capita incomes have increased steadily over the past twenty years, remaining higher than the state average and all other neighboring counties besides Boone, Hendricks, and Hamilton. An area's per capita income is defined as the total personal income, divided by the total population. This is used as a measure of the wealth of the population and provides insight on how much disposable income County residents have. Income levels in Hancock County and its smaller towns are ahead of state levels in most cases. McCordsville in particular has a significantly higher median income than the county or state. Hancock County in general has more households in the higher income brackets than the state of Indiana.

Figure A.7. Income Comparison

	Median Household Income			Per Capita Income			% of Individuals Below the Poverty Line		
	2000	2010	2020	2000	2010	2020	2000	2010	2020
Marion County	\$40,421	\$43,541	\$51,219	\$21,789	\$24,498	\$30,013	11%	21%	16%
Boone County	\$49,632	\$68,594	\$89,444	\$24,182	\$38,696	\$48,835	5%	5%	7%
Hendricks County	\$55,208	\$67,180	\$84,754	\$23,129	\$28,880	\$37,815	4%	7%	5%
Morgan County	\$47,739	\$55,427	\$67,680	\$20,657	\$23,972	\$31,856	7%	12%	9%
Johnson County	\$52,693	\$61,629	\$72,928	\$22,976	\$28,224	\$35,048	6%	11%	8%
Shelby County	\$43,649	\$52,292	\$59,712	\$20,324	\$26,398	\$29,452	8%	10%	11%
Hancock County	\$56,416	\$61,052	\$75,647	\$24,966	\$28,017	\$36,450	3%	12%	6%
Hamilton County	\$71,026	\$81,947	\$98,880	\$33,109	\$38,500	\$49,196	3%	5%	4%
Henry County	\$38,150	\$41,087	\$51,104	\$19,355	\$19,879	\$25,417	8%	14%	14%
Madison County	\$38,925	\$43,256	\$51,476	\$20,090	\$21,722	\$26,379	9%	19%	15%
Rush County	\$38,152	\$46,685	\$56,814	\$17,997	\$21,215	\$27,133	7%	13%	13%
Indiana	41,567	44,613	\$58,235	\$20,397	\$22,806	\$30,693	10%	15%	13%

*Source: U.S. Census Bureau, 2015-2020 American Community Survey 5-Year Estimates.

Source: U.S. Census Bureau, 2000-2010 Census

Another component of income and community wealth is the cost of living. One of the most effective ways of analyzing the cost of living is through the comparison of living wages across counties. A living wage is defined as the hourly rate that an individual must earn to support their family if they worked full time. In general, Hancock County has a slightly higher cost of living than the surrounding Counties, though the living wage is still relatively affordable and slightly lower compared to Boone, Hendricks, and Hamilton Counties. Additionally, both the living wage for one working adult with one child and two working adults with two children in Hancock County is higher than those of the state as-a-whole. However, since 2018, living wage has increased dramatically in Hancock County, neighboring counties, and the state. This could be a result of impacts associated with the COVID-19 global pandemic and drastic economic fluctuations that occurred in 2020.

Figure A.8. Income Comparison

	1 Working Adult With 1 Child	2 Working Adults With 2 Children
Marion County	\$28.10	\$18.99
Boone County	\$28.61	\$19.50
Hendricks County	\$28.64	\$19.53
Morgan County	\$27.99	\$18.88
Johnson County	\$28.60	\$19.49
Shelby County	\$27.84	\$18.73
Hancock County	\$28.53	\$19.42
Hamilton County	\$29.54	\$20.43
Henry County	\$25.93	\$17.62
Madison County	\$27.05	\$18.43
Rush County	\$25.63	\$17.33
Indiana	\$27.23	\$18.49

Source: MIT Living Wage Calculator, 2020

HOUSING

Average household size is an effective metric that can be used to evaluate a community's housing needs and preferences, in addition to land use demands in the future. Since 2000, Hancock County's average household size has slightly decreased, from 2.7 people per household to 2.6 in 2020. This is consistent with many surrounding counties and the state, where average household sizes have been slightly decreasing over the last two decades. This trend can be seen nationally, and is in part due to the aging population, people waiting longer to start families and having fewer children when they do, and generational lifestyle preferences. The average household size in Hancock County has been declining at a similar rate to other counties and the state as a whole.

Additionally, the total number of housing units in the County has continued to increase steadily from 2010 to 2020 (+12.5%), though not at the same rate experienced during the growth of the region between 2000 and 2010 (+22.7%), or the previous decade between 1990 and 2000, where the number of housing units in Hancock County increased at a rate three times higher than that of the State of Indiana. This trend holds true to all compared counties as well as the state, which collectively experienced larger increases in housing units during the first decade of the century than they did during the period between 2010 and 2020. Each county has continued to experience modest growth over the last 10 years except for Madison, Henry, and Rush counties, which experienced a decrease in housing units during this period.

Further, Hancock County has a higher percentage of owner-occupied homes than any other surrounding jurisdictions, including the state.

Figure A.9. Housing Units and Households Comparison

	Total Housing Units			Total Households		
	2000	2010	2020	2000	2010	2020
Marion County	387,183	417,862	436,998	841,758	357,081	377,695
Boone County	17,929	22,754	28,103	45,278	20,801	25,822
Hendricks County	39,229	55,454	66,869	100,875	50,936	60,307
Morgan County	25,908	27,754	29,351	65,993	24,925	26,460
Johnson County	45,095	56,649	63,393	111,606	51,080	57,872
Shelby County	17,633	19,080	19,423	42,777	17,196	17,902
Hancock County	21,750	28,125	32,125	54,933	25,416	29,627
Hamilton County	69,478	106,772	135,064	181,123	95,835	123,066
Henry County	20,592	21,288	20,952	47,816	18,971	18,387
Madison County	56,939	59,068	58,784	128,032	51,436	51,276
Rush County	7,337	7,508	7,352	17,982	6,684	6,648
Indiana	2,532,319	2,797,172	2,903,720	2,336,306	2,470,905	2,602,770

*Source: U.S. Census Bureau, 2015-2020 American Community Survey 5-Year Estimates.

Source: U.S. Census Bureau, 2000-2010 Census.

As of 2020, Hancock County's housing stock was predominantly made up of single-family units (89%), while the number of two-units and multi-family units have consisted of the same percentage of the overall housing unit makeup over the past three decades.

Figure A.10. Percentage of Total Housing Units

	1990**	2000	2010	2020*
Single Family	89%	89%	87%	89%
Two Family	3%	3%	4%	3%
Multi-Family	8%	8%	9%	9%

Source: U.S. Census 1990 and 2000

*Source: U.S. Census Bureau, 2015-2020 American Community Survey 5-Year Estimates.

**Source: Hancock County Data Profile, StatsIndiana.

Figure A.11. Household Size and Housing Ownership Comparison

	Average Household Size			Percent Owner-Occupied Housing Units		
	2000	2010	2020	2000	2010	2020
Marion County	2.39	2.44	2.49	59%	59%	55%
Boone County	2.65	2.58	2.56	79%	79%	79%
Hendricks County	2.65	2.69	2.72	83%	82%	78%
Morgan County	2.7	2.73	2.61	80%	80%	79%
Johnson County	2.63	2.57	2.66	77%	76%	73%
Shelby County	2.6	2.5	2.5	73%	74%	73%
Hancock County	2.7	2.6	2.6	81%	80%	80%
Hamilton County	2.8	2.7	2.7	81%	80%	77%
Henry County	2.5	2.4	2.4	77%	77%	74%
Madison County	2.4	2.5	2.4	74%	74%	69%
Rush County	2.6	2.6	2.5	74%	74%	69%
Indiana	2.53	2.55	2.5	71%	70%	70%

*Source: U.S. Census Bureau, 2015-2020 American Community Survey 5-Year Estimates.

Source: U.S. Census Bureau, 2000-2010 Census.

Home value has increased significantly in Hancock County over the period from 2000 to 2020. This information, in conjunction with the County's increases in educational outcomes and median household income levels, is key in evaluating the needs of the housing market as well as attracting appropriate new employers in the future.

The cost of owning and occupying a home (including a mortgage and other associated costs) in Hancock County has gotten more expensive in the past two decades. While the costs of homeownership have increased, the median monthly owner-occupied costs of housing in Hancock County had the smallest percent increase compared to the rate of ownership costs in every other compared county and the state, with a cost increase of 15% compared to an average of 23%. Overall, the median home value in Hancock County is higher than in most neighboring counties and the state average. The only counties with a higher median home value are Boone, Hendricks, and Hamilton Counties. The relatively high cost of housing in the County is a considerable barrier that makes it difficult for new families to locate in Hancock County, though the median value of \$179,300 is not excessively cost-prohibitive.

It is important to note, Hancock County and all comparable counties experienced an increase in median home values between 2000 and 2020. Hancock County experienced an increase in median home value of \$49,600 (\$129,700 in 2000 to \$179,300 in 2020), or a 27.7% increase. While significant, this increase in value is lower than both the increase in housing value at the state level as a whole (36.7%) as well as the average percent increase in value amongst compared jurisdictions (31.4%). Though Hancock County is not experiencing median home value increases at the rates of other counties such as Boone, Hendricks, Hamilton, and some others, it is worth mentioning that the entire region is experiencing significant growth in home value over this period while many parts of the Midwest have faced housing value stagnation or depreciation. Market fluctuations over the course of the last two years due to economic turbulence caused by the 2020 COVID-19 Pandemic have recently changed the dynamics of the housing market, which should be noted.

Additionally, median gross rent in Hancock County and each of its surrounding counties has increased significantly since 2000. The percent increase in median gross rent increased by a higher percent rate than the County's median monthly owner-occupied costs, increasing by 37% compared to owner-occupied cost increases of 27.7%.

Figure A.12. Housing Costs Comparison

	Median Gross Rent			Median Monthly Owner-Occupied Costs (with a mortgage)			Median Value of Owner-Occupied Units		
	2000	2010	2020	2000	2010	2020	2000	2010	2020
Marion County	\$567	\$715	\$910	\$935	\$1,180	\$1,178	\$99,000	\$122,200	\$145,200
Boone County	\$545	\$758	\$1,044	\$1,076	\$1,498	\$1,615	\$131,100	\$174,300	\$245,200
Hendricks County	\$644	\$860	\$1,097	\$1,067	\$1,391	\$1,405	\$133,300	\$161,100	\$205,300
Morgan County	\$531	\$716	\$822	\$954	\$1,253	\$1,199	\$116,200	\$141,200	\$165,300
Johnson County	\$599	\$781	\$986	\$1,078	\$1,321	\$1,274	\$122,500	\$143,400	\$178,500
Shelby County	\$528	\$671	\$794	\$865	\$1,151	\$1,118	\$98,600	\$126,400	\$139,300
Hancock County	\$571	\$763	\$919	\$1,068	\$1,364	\$1,254	\$129,700	\$159,200	\$179,300
Hamilton County	\$709	\$903	\$1,188	\$1,367	\$1,641	\$1,728	\$166,300	\$211,200	\$282,700
Henry County	\$464	\$616	\$697	\$731	\$975	\$932	\$84,100	\$95,200	\$101,800
Madison County	\$490	\$647	\$798	\$768	\$1,029	\$1,011	\$81,600	\$96,300	\$103,800
Rush County	\$446	\$566	\$721	\$699	\$1,065	\$1,042	\$82,300	\$106,800	\$115,900
Indiana	\$521	\$683	\$844	\$869	\$1,090	\$1,155	\$94,300	\$123,300	\$148,900

*Source: U.S. Census Bureau, 2015-2020 American Community Survey 5-Year Estimates.

Source: U.S. Census Bureau, 2000-2020 Census.

For planning purposes, the number of households within the County is used to estimate current and future demand for additional housing or dwelling units. If household size decreases, the number of households (and hence housing units) can be expected to increase for a given population. Changes in household composition will also influence the level of demand for various types of housing units. Trends indicate that there will be a continued need for a range of household types for people of various ages, incomes, and lifestyles.

The number of projected households for the County through the year 2045 was calculated using the population projection numbers used above, in addition to the estimated future average household size projections to the year 2045. As with the population projections, multiple projections were calculated using different methods and years to provide a range of potential household totals.

Based on this projection, in 2045, the County could have a total of approximately between 41,372 – 58,869 households in 2045, or 10,775 – 28,272 more households than in 2020. For the purposes of consistency, the chosen household projection method was the Linear Growth projection between 2010-2020, the same method chosen for the County's population projection totals. This calculation method estimates that there will be approximately 41,372 total households in 2045, or approximately 10,000 more than 2020. The average household size projections also tell an important story. Following the regional and national trends, the average household size is estimated to decrease from 2.6 in 2020 to 2.5 by 2045, resulting in an increased number of projected households. This is important to consider because the Village's future housing stock will need to continuously evolve to accommodate these smaller household size options in the future.

Figure A.13. Hancock County Household Projections

	Number of Households							Additional Households	
	2010*	2020	2025	2030	2035	2040	2045	2020-2030	2020-2045
Linear Growth 1990-2020 (1)	26,924	30,597	32,778	36,358	38,626	40,895	43,163	5,761	12,566
Linear Growth 2000-2020 (1)	26,924	30,597	32,921	36,654	39,070	41,486	43,902	6,056	13,305
Linear Growth 2010-2020 (1)	26,924	30,597	32,434	35,642	37,552	39,462	41,372	5,044	10,775
Compounded Growth 1990-2020 (2)	26,924	30,597	34,603	40,699	46,028	52,054	58,869	10,102	28,272
Compounded Growth 2000-2020 (2)	26,924	30,597	34,083	39,484	43,982	48,992	54,573	8,887	23,975
Compounded Growth 2010-2020 (2)	26,924	30,597	32,742	36,439	38,994	41,728	44,653	5,842	14,056
Projected Household Size	2.6	2.6	2.6	2.5	2.5	2.5	2.5		

HOUSING AFFORDABILITY

Housing affordability is now one of the most prominent issues of our time. The increasing lack of affordable housing across the country is a result of a combination of factors, including the decades-long impact of the Great Recession and subsequent slow economic recovery, trends in real estate development and the real estate market, tightened lending practices, shifting population demographics, increasing population, inflation and rising costs of living in conjunction with decades-long wage stagnation, high levels of student debt among young generations, and the overall financial feasibility of building new housing many areas of the country. As a result, the number of households that are cost burdened is on the rise. A cost burdened household is defined as a household that spends over 30% of its total income on housing costs. Households spending greater than 30% of their income on housing costs have a greater chance of facing financial insecurity, as the disproportionately high costs for housing create a financial burden and instability that makes it harder to pay for other essential goods and services, and transportation costs. While the number of cost burdened households in Hancock County is lower than that of the State of Indiana, nearly 20% of the County's households are housing cost burdened, and 8% of its households spend over 50% of their income on housing. Housing affordability will remain one of the most pressing issues throughout the United States in the coming decades. With the percentage of households in Hancock County facing housing cost burdens nearing 25% of the total number of County households, it is important that the need for affordable housing be met to meet to ensure the financial stability of the County's population and economy.

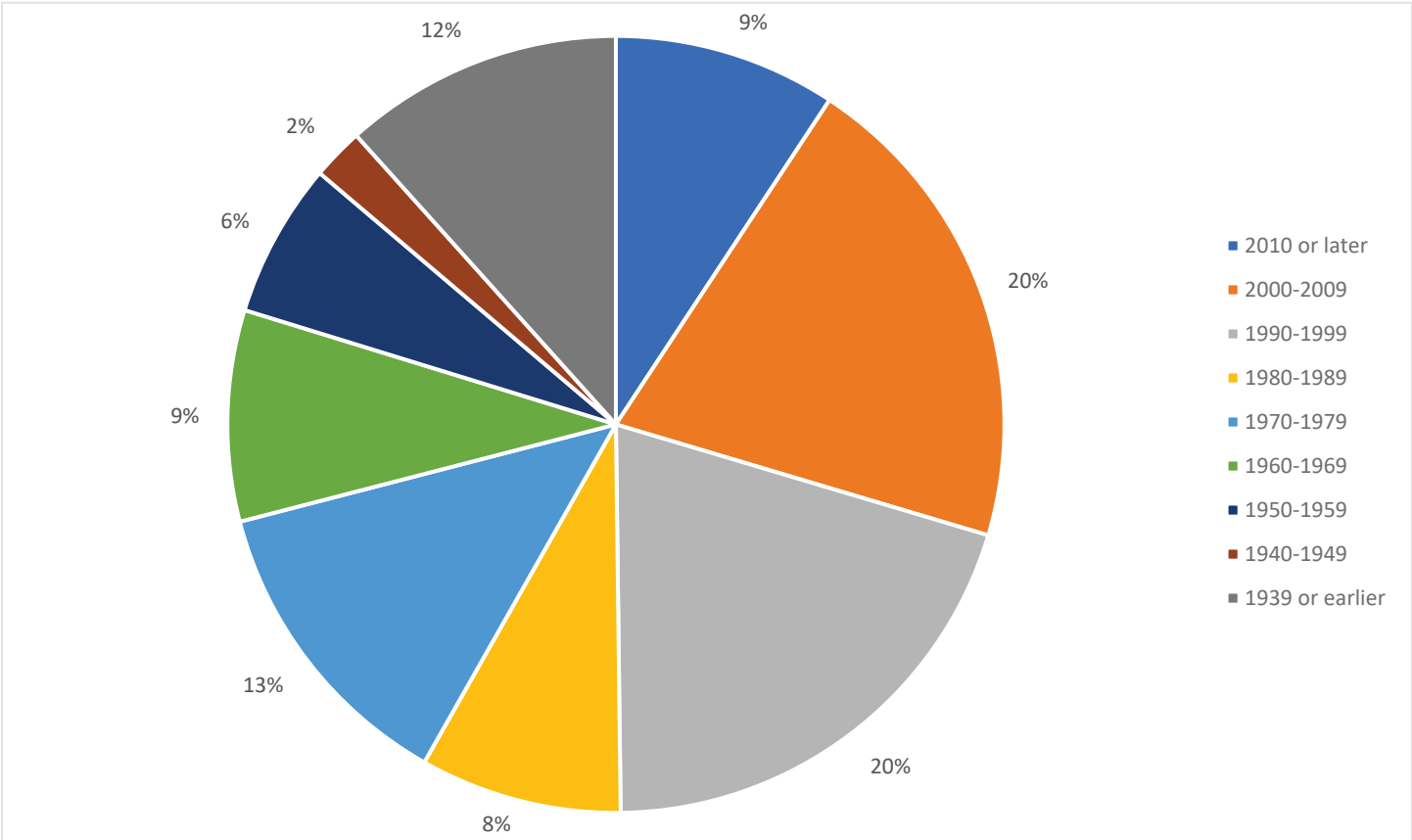
Figure A.14. Cost Burdened Households

	Hancock County	Indiana
Cost Burden <=30%	81%	76%
Cost Burden >30% to <=50%	11%	13%
Cost Burden >50%	8%	11%

Source: U.S. HUD 2020 CHAS data calculated using ACS 2013-17

It is also important to recognize the historic growth patterns of the community and how that effects the age of the existing housing stock. The age of Hancock County’s housing stock is notably different than many other communities throughout the Midwest. Many areas within the industrial heartland contain housing stock comprised of a significant number of houses that were constructed pre-1939. This is not so much the case in Hancock County, where 71% of the region’s housing units were built after 1970. The County’s relatively recent housing development can be attributed to its geographic context and proximity to Indianapolis. As seen in many suburban and exurban areas near major metropolitan centers, population growth and housing development often coincide with population increases and expanding growth patterns within large cities that slowly push compact development further and further out from the central urban area. Significant growth and development in a large city will often lead to more development in the surrounding region as time progresses. The creation of the interstate system and expansion of automobile access in the 1950s and 19060s also made it more possible for metro region inhabitants to move to more suburban or exurban locations, as has been the case in Hancock County. A total of 41% of the County’s housing stock was constructed during the periods of rapid growth seen throughout the country from the 1970s to the 1990s, while nearly 30% was created over the past 20 years. In 2020, only 12% of the County’s housing stock was built in 1939 or earlier. The existence of the remaining historic housing units throughout the area provide an opportunity to embrace Hancock County’s historic character through rehabilitation, creative adaptation, and building reuse; however, they can also lead to issues of deterioration, decay, neglect, absentee ownership, and owner-occupied conversions to renter-occupied units in the locations where these types of houses are most prevalent. Where feasible, an understanding of the age of the County’s available housing units will help inform future land use decisions and housing policies.

Figure A.1.: Age of Housing as a Percentage of Total Housing Stock



Source: U.S. Census Bureau, 2015-2020 American Community Survey 5-Year Estimates.

ECONOMICS

WORKFORCE TRENDS

Employment in Hancock County is diverse. Historically, construction, manufacturing, and retail trade sectors were the County's primary industry sectors. Continued outsourcing over the past four decades led to the decline of industries that were traditionally the backbone of many communities in the Rust Belt. By 2012, the County's economy was in the midst of transition, with the retail trade sector employing the most workers in Hancock County at 11.3%, excluding government employment. At that time, farming employed less than 3% of the County's workforce. Over the past decade, Hancock County's labor force has shifted, with employment share in all occupational groups changing significantly. While manufacturing is still a significant base of employment in Indiana, it represents a comparatively smaller segment of Hancock County's overall employment. The County's economy is now dominated by management, business, science, and arts occupational groups, which makes up 40% of its employment and saw the largest increase between 2000 and 2020. Additionally, all other occupation groups have increased their share of employment except for the Sales and Office and Production, Transportation, and Material Moving occupation groups. As the global and national economies continue to evolve, it is important to help prepare Hancock County's workforce for management, business, science, art, and technology and information jobs that will be competitive in the 21st Century, retain skilled workers in these types of fields, and leverage available jobs to attract new residents.

A.16. Occupational Groups

	2000	2010	2020
Management, business, science, and arts	32%	37%	40%
Service	12%	16%	14%
Sales and Office	29%	27%	22%
Natural resources, construction, and maintenance	12%	9%	13%
Production, transportation, and material moving	15%	10%	11%

**Source: U.S. Census Bureau, 2015-2020 American Community Survey 5-Year Estimates.*

**Source: U.S. Census Bureau, 2000-2020 Census.*

Hancock County has also seen smaller unemployment rates over time than the state, although those figures have been rising for both groups in recent years. Consistent with state and national trends, the unemployment rate in Hancock County has gradually increased over the last five years, from 2.1% to 2.7%. In 2020, the average unemployment rate in Indiana was 3%, and 3.4% for the United States.

The State of Indiana Department of Workforce Development calculated employment projections between 2019-2029 for specific industry groups for the Economic Growth Region 5, which is comprised of Boone, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, and Shelby Counties. These projections provide a guidance as to where the region is headed in the future with regard to the growth or decline of different employment industries in the area. Some of the projected fastest growing occupations include Transportation and Warehousing (13% growth), Professional, Scientific and Technical Services (16% growth), Healthcare and Social Services (13% growth), and Educational Services (3.2% growth). Each of these sectors fit within the traditional occupations of County residents and represent increases in sectors that are currently experiencing significant growth within the region. However, it is worth noting that these projections include the City of Indianapolis, which – as the regional urban center – will likely attract much of the specialized employment industries projected to grow significantly. Over the next 20 years, working to position Hancock County to attract firms and workers in these industries will help the local economy adapt to changing demands and drive economic growth in the future.

*Figure A.17. State of Indiana Economic Growth Region 5
County Employment Projections*

	Total Employment 2019	Total Projected Employment 2029	Total Employment Change	Percent Change
All Industries	1,080,487	1,137,270	56,783	5.0%
Natural Resources and Mining	31,574	32,378	804	2.5%
Construction	51,446	52,718	1,272	2.4%
Manufacturing	90,959	93,673	2,714	2.9%
Retail Trade	99,651	96,120	(3,531)	-3.7%
Transportation & Warehousing	69,573	79,957	10,384	13.0%
Utilities	3,285	3,143	(142)	-4.5%
Information	12,458	12,296	(162)	-1.3%
Financial & Insurance	47,365	48,152	787	1.6%
Professional, Scientific, Technical Services	58,929	70,106	11,177	15.9%
Educational Services	68,563	70,850	2,287	3.2%
Healthcare and Social Assistance Services	150,025	171,948	21,923	12.7%
Accommodations & Food Services	91,942	93,405	1,463	1.6%
Other Services (except Government)	41,980	45,143	3,163	7.0%
Public Administration	60,874	61,855	981	1.6%

Source: Department of Workforce Development State of Indiana Economic Growth Region 5 Workforce Development Area Industry Projections, 2021

COMMUTING PATTERNS

Over the past 19 years, the number of minutes spent commuting to work for County residents has marginally increased from 26 minutes in 2000 to 27.6 minutes in 2020. This is not uncommon, nearly all communities across the U.S. have experienced similar increases as people continue to live farther from their place of work. The number of people who both live and work in Hancock County is very low. Only 35% of the people employed in Hancock County actually live in it, while over 32,543 County residents work outside of the County. These trends reflect the location of Hancock County in relation to the large Indianapolis metropolitan area and several of the more business and commercially oriented inner ring subcenters in the region, such as McCordsville. These employment centers are within commuting distance, and access to the interstate, drawing many of the residents of Hancock County out of its borders for employment. Nearly 80% of County residents are currently commuting to work in areas outside of Hancock County.

Figure A.18. Commuting Patterns

	2019 Total	2019 Percentage
Employed in Hancock County and Live in Hancock County	8,483	35%
Employed in Hancock County, but live elsewhere	16,442	66%
Live in Hancock County and work elsewhere	32,543	79%

Source: U.S. Census Bureau OnTheMap, 2019

Figure A.19. Mean Travel Time to Work

	2000	2010	2020*
Mean travel time to work	26	26	27.6

*Source: U.S. Census Bureau, 2015-2020 American Community Survey 5-Year Estimates.

Source: U.S. Census Bureau, 2000-2010 Census.

EDUCATIONAL ATTAINMENT AND SCHOOL ENROLLMENT

Educational attainment is an important variable used to assess a community's workforce potential. Among surrounding counties and the State of Indiana, education levels in Hancock County are good, with nearly one-third of the population possessing a college education. This is an important factor in recruiting new employers to the community in many of the region's growing industry sectors. The County also has one of the highest high school graduation rates in the region at 93% of the population, with only Boone, Hendricks, and Hamilton Counties achieving higher graduation rates. As the region continues to evolve over the next 20 years, it is critically important that the County continue to educate and prepare its workforce so that it is ready to adapt to new technologies and innovations that are driving economic growth in the 21st Century economy.

Enrollment in the Hancock County School Districts have continued to steadily increase since the early 2000s. The 2021-2022 school year saw the districts' enrollment at its historic peak, with a population of 13,864 students. Between the year 2005 and 2022, the County school districts have increased in enrollment by 12%. Continuing to maintain and improve the quality of educational services within Hancock County will make for a stronger overall school system, which can be leveraged in the attraction and retention of young families in the community.

Figure A.20. Educational Attainment – Population 25 and Older

	High School Graduate (or higher)			Bachelor's Degree or higher		
	2000	2010	2020	2000	2010	2020
Marion County	82%	76%	87%	25%	20%	32%
Boone County	88%	84%	95%	28%	23%	51%
Hendricks County	89%	85%	94%	23%	16%	39%
Morgan County	81%	71%	88%	13%	8%	19%
Johnson County	86%	81%	92%	23%	15%	32%
Shelby County	80%	72%	88%	13%	7%	19%
Hancock County	88%	82%	93%	22%	12%	32%
Hamilton County	94%	91%	97%	49%	34%	59%
Henry County	80%	70%	90%	12%	8%	16%
Madison County	80%	77%	89%	14%	12%	18%
Rush County	80%	70%	88%	10%	13%	15%
Indiana	82%	90%	89%	19%	23%	27%

*Source: U.S. Census Bureau, 2015-2020 American Community Survey 5-Year Estimates.

Source: U.S. Census Bureau, 2000-2020 Census.

Figure A.21. Hancock County School District Enrollment By School

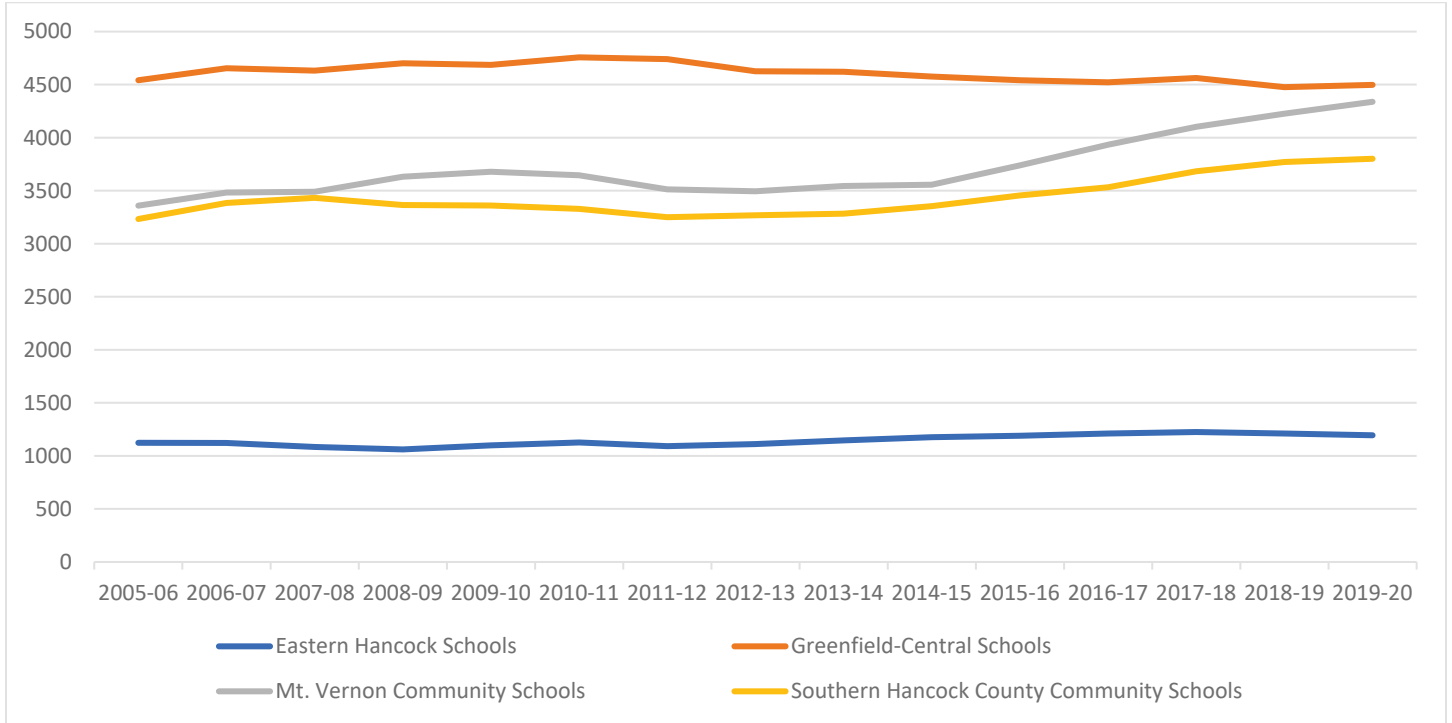
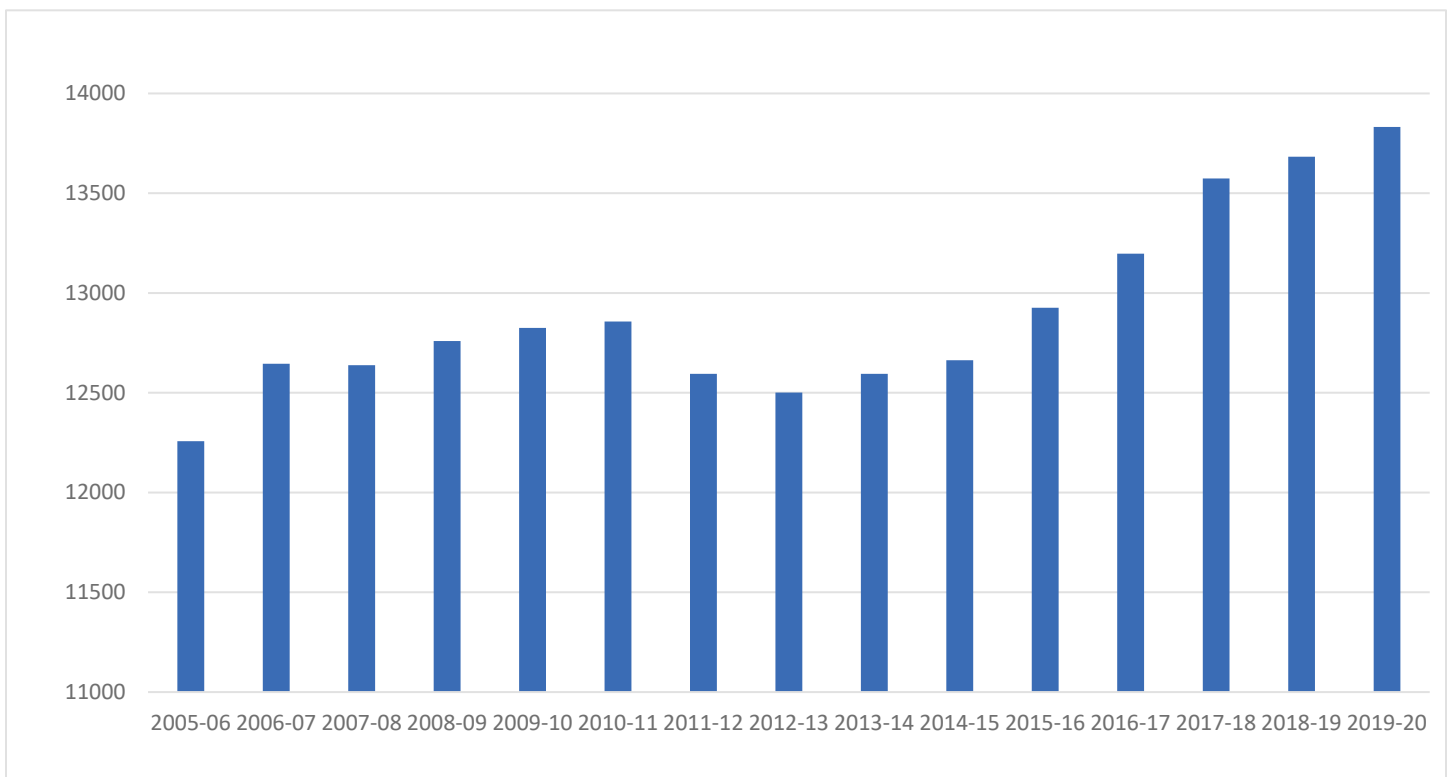


Figure A.22. Hancock County School District Total Enrollment (All School Districts)



PUBLIC HEALTH FACTORS

In planning and assessing the community's existing and future service needs, it is crucial to review and compare the public health of the area with neighboring counties. Hancock County ranks 5th out of 92 counties in Indiana, much healthier than Marion, Madison, Henry, Shelby, and Rush Counties, but not as healthy as Hamilton, Hendricks, or Boone Counties. Key components of the County's overall public health include citizen life expectancy, as well as the prevalence of obesity and diabetes, among other factors. In these areas, Hancock County falls slightly behind Hendricks and Hamilton Counties in terms of but with a higher life expectancy than all other neighboring counties and the state average, while simultaneously having one of the highest percentages of adult obesity amongst comparable counties. The County's population of adults diagnosed with diabetes is average for the region when compared to other counties.

Figure A.23. Public Health Context

	Overall Health Outcome Ranking*	Percentage of Adult Obesity
Marion County	80 out of 92	33%
Boone County	3 out of 92	27%
Hendricks County	2 out of 92	32%
Morgan County	45 out of 92	38%
Johnson County	6 out of 92	33%
Shelby County	53 out of 92	37%
Hancock County	5 out of 92	38%
Hamilton County	1 out of 92	26%
Henry County	58 out of 92	31%
Madison County	78 out of 92	40%
Rush County	43 out of 92	30%
Indiana	N/A	34%

*Health outcomes rankings are a combination of factors including length of life, quality of life, health behaviors, clinical care, social and economic factors, and physical environment.

Source: 2021 County Health Rankings, University of Indiana Public Health Institute.

Figure A.24. Public Health Context Continued

	Adults Aged 20+ Diagnosed With Diabetes (2019)*	Leading Cause of Death**	Life Expectancy***
Marion County	12%	MCD (234.8 per 100,000)	75.8
Boone County	9%	MCD (228.9 per 100,000)	78.6
Hendricks County	9%	MCD (206.3 per 100,000)	79.6
Morgan County	12%	MCD (272.0 per 100,000)	76.4
Johnson County	10%	MCD (228.2 per 100,000)	78.2
Shelby County	11%	MCD (212.4 per 100,000)	76.3
Hancock County	10%	MCD (201.4 per 100,000)	79.1
Hamilton County	8%	MCD (167.2 per 100,000)	82
Henry County	8%	MCD (240.2 per 100,000)	75.8
Madison County	13%	MCD (228.9 per 100,000)	75.7
Rush County	9%	MCD (244.5 per 100,000)	76.7
Indiana	11%	MCD (237.5 per 100,000)	77.1

MCD – Major Cardiovascular Disease

*Source: CDC, 2019

**Source: 2019 Indiana Public Health Indicator Profiles. Richard M. Fairbanks School of Public Health, Indiana University Bloomington Center for Public Health Practice.

***Source: Indiana Life Expectancy Data, County Health Rankings, 2017-2019.



To: Hancock County, Indiana
From: Vandewalle & Associates
Date: June 2022
Re: Review of Zoning Ordinance

Hancock County's zoning ordinance includes many solid provisions that provide an ideal starting point for implementation of the new Comprehensive Plan. These include:

1. **Zoning Ordinance Layout.** The code is organized well and provides many user-friendly components such as summary tables (i.e. land uses and bulk dimensions), graphical depictions of regulations, and utilization of a digital platform that's easy to navigate.
2. **Promoting Mixed Use.** In each of the existing commercial districts, mixed use commercial and residential is permitted, if the residential is above the ground floor. This approach provides mixed use opportunities in many areas of the County today.
3. **Exterior Design Standards.** The non-residential exterior building design standards work to ensure that new development is high quality and promotes long-term stabilization of property values.
4. **Mix of Zoning Districts.** The code provides opportunities for a wide variety of land use types, development scales, and flexibilities (Planned Unit Development).

However, there are opportunities to implement the vision, goals, and recommendations of the Comprehensive Plan within the zoning ordinance. Below are identified opportunities for future zoning ordinance refinement to align with the Comprehensive Plan:

1. **Minimum Living Area:** Today, all single-family uses are required to provide a minimum living area of between 950-1,200 sf and all multi-family are required to provide 1,000 sf. A way to accommodate greater residential opportunities and workforce housing could be to lower these minimum requirements to 850 sf or to match the Building Code's minimum requirements for each type of use.
2. **Multi-Family Opportunities:** There is no existing stand-alone two-family zoning district. Creating this district and permitting common two-family uses like duplexes, twin homes, or two-flats could provide the ability to generate more of this affordable housing type in the County. Additionally, the RM Multi-Family zoning district has minimum lot size requirements by the number of units and type of unit. An alternative approach could be tiered multi-

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family districts by density (12,000 sf for 1-8 units, 20,000 sf for 9-20 units, 25,000 sf for 16+ units). This would reduce the minimum lot size requirements and provide the ability to accommodate higher densities and infill development opportunities. Finally, to further promote mixing of uses in key growth areas, the CC and CR zoning districts could be expanded to allow multi-family as a permitted by right principal land use. As noted above, the County already promotes mixed use developments within the same building, but often commercial areas are also great opportunities to integrate residents through multi-family housing opportunities directly into these walkable areas in close proximity to services.

3. **Farmland Preservation:** A proven method to ensure farmland preservation is through establishing maximum densities in agricultural areas (1 dwelling unit per 35 acres) or maximum number of subdivision splits (2-3 per 35 acres) that can occur on designated lands. Provisions like these have worked in fast growing communities such as Dane County, Wisconsin to ensure that designated areas remain agricultural long-term and further prevents rural sprawl from occurring.
4. **Natural Resource Preservation:** The most effective way to protect natural resources is through the adoption of an environmental corridor overlay zoning district that applies to all floodplains, wetlands, steep slopes, wildlife habitat, woodlands, drainageways, etc. This prohibits any future development within these areas and protects them long-term by requiring a site-specific evaluation of such resources prior to new development taking place.
5. **Parking:** One of the best ways to reduce costs for new housing and ensure that commercial uses don't become over parked is through the reduction in minimum parking standards and establishment of maximum parking standards. For example, multi-family land use parking requirements could be changed to a tiered approach (1 stall per studio or one-bedroom, 2 stalls per two+ bedroom) with identified maximums. Commercial land use requirements could be changed to 1 stall per 400 sf with identified maximums. Similar provisions have been used in many communities to reduce costs associated with new development, decrease impervious surfaces, and discourage sprawling off-street parking lots. Additionally, the County already has progressive bicycle parking requirements, but these could also further be expanded to include a minimum 4 spaces and an additional space for every 12 vehicle stalls for increased multi-modal transportation opportunities.
6. **Graphics:** Throughout the existing ordinance, there are many graphical representations of regulations. However, in some areas, these could be updated to be higher quality, more user-friendly, and modernized.

Overall, through several tweaks to the existing zoning ordinance requirements, Hancock County can further implement the vision, goals, and recommendations of the Comprehensive Plan in a cost-effective and efficient manner.